

1049 U.S. PTO  
03/30/01

Utility  
Patent Application  
Transmittal

Attorney Docket No. 7056.026  
First Inventor or Application Identifier:  
Zachariah Cobrinik  
Title: System and Method for Providing an  
Improved Financial Derivative Product  
Express Mail No. EE413582671

1049 U.S. PTO  
09/823353

03/30/01

[ X ] STATEMENT PURSUANT TO 35 U.S.C § 122 (b)(2)(B)(i)-(iii) AND 37 CFR § 1.21  
DO NOT PUBLISH APPLICATION

APPLICATION ELEMENTS  
See MPEP chapter 6000 concerning utility patent application contents.

ADDRESS TO: Assistant Commissioner for Patents  
Box Patent Application  
Washington, DC 20231

1. [ X ] \*Fee Transmittal Form(e.g., PTO/SB/17)  
(Submit an original and a duplicate for fee processing)

5. [ ] Microfiche Computer Program (Appendix)

2. [ X ] Specification [Total pages 24]  
(preferred arrangement set forth below)  
- Descriptive title of the Invention  
- Cross References to Related Applications  
- Statement Regarding Fed sponsored R & D  
- Reference to Microfiche Appendix  
- Background of the Invention  
- Brief Summary of the Invention  
- Brief Description of the Drawings (if filed)  
- Detailed Description  
- Claim(s)  
- Abstract of the Disclosure

6. Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary)

a. [ ] Computer Readable Copy  
b. [ ] Paper Copy (identical to computer copy)  
c. [ ] Statement verifying identity of above copies

ACCOMPANYING APPLICATION PARTS

3. [ X ] Drawing(s) (35 U.S.C. 113) [Total Sheets 6]

7 [ ] Assignment Papers (cover sheet & documents)

4. Oath or Declaration

8 [ ] 37 CFR §3.73(b) Statement [ ] POA  
(When there is an assignee)

a. [ ] Newly executed (original or copy)  
b. [ ] Copy from a prior application  
(37 C.F.R. §1.63(d)) (for continuation/divisional with box 16 completed)

9 [ ] English Translation Document (if applicable)

i. [ ] DELETION OF INVENTOR(S)

10 [ ] Information Disclosure [ ] copies of IDS  
Statement citations

Signed statement attached deleting inventor(s) named in the prior application, see 37 C.F.R. §§1.63(d)(2) and 1.33(b).

11 [ ] Preliminary Amendment

12 [ X ] Return Receipt Postcard  
(Should be specifically itemized)

13 [ ] **SMALL ENTITY STATUS**

14 [ ] Certified copies of priority document(s)  
(If foreign priority is claimed)

16. If a CONTINUING APPLICATION, check appropriate box:

[ ] Continuation [ ] Divisional [ ] Continuation-in-part (CIP) of prior Application No

Prior application information: Examiner Group / Art Unit:

# CORRESPONDENCE ADDRESS

☐ Customer Number or Bar Code Label



or ☐ Correspondence address below

(Insert Customer No. or Attach bar code label here)  
PATENT TRADEMARK OFFICE

Name **Barry J. Schindler**

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State

**NY**

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**(212) 328-6135**

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**(212) 328-6101**

Name  
(print/type)

**Barry J. Schindler**

Registration No.  
(Attorney/Agent)

**32,938**

Signature

*[Handwritten Signature]*

Date

**March 30, 2001**

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

**FEE TRANSMITTAL****for FY 2001**

Patent fees are subject to annual revision.  
Small Entity payments must be supported by a small entity statement, otherwise large entity fees must be paid. See Forms PTO/SB-09-12.

**Complete if Known**Application Number **To Be Assigned**Filing Date **March 30, 2001**First Named Inventor **Zachariah Cobrinik**Examiner Name **To Be Assigned**Group / Art Unit **To Be Assigned**Attorney Docket No. **7056.026****METHOD OF PAYMENT (check one)**

1. ☐ The Commissioner is hereby authorized to charge indicated fees and credit any over payment to:

Deposit Account No. \_\_\_\_\_  
Deposit Account Name \_\_\_\_\_

☐ Charge Any Additional

Fee Required Under

37 CFR 1.16 and 1.17

2. ☒ Payment Enclosed:

☐ Check ☐ Money Order ☒ Other Credit Card

Payment form

**FEE CALCULATION****1. BASIC FILING FEE**

Large Entity Small Entity

Fee Code (\$)	Fee Code (\$)	Fee Description	Fee Paid
101 710	201 355	Utility filing fee	<b>\$710.00</b>
106 310	206 160	Design filing fee	
107 480	207 245	Plant filing fee	
108 760	208 355	Reissue filing fee	
114 150	214 75	Provisional filing fee	

SUBTOTAL (1) **\$710.00**

**2. EXTRA CLAIM FEES**

Total Claims 65 -20\*\* = 45 x 18 = 810

Independent

Claims 22 -3\*\* = 19 x 80 = 1520

Multiple

Dependent \_\_\_\_\_ = 2330

Large Fee Code	Small Fee Code	Entity Fee Code	Entity Fee Code	Fee Description
106 18	203 9			Claims over 20
102 80	202 40			Independent Claims in Excess of 3
104 270	204 135			Multiple Dependent Claims

**FEE CALCULATION****3. ADDITIONAL FEES**

Large Entity Small Entity

Fee Code (\$)	Fee Code (\$)	Fee Description
105 130	205 65	Surcharge-late filing fee or oath
127 50	227 25	Surcharge-late prov
		provisional filing fee or cover sheet
139 130	130 130	Non-English specification
147 2,520	147 2,520	For filing a request for reexamination
112 920*	112 920*	Requesting publication of SIR
		prior to Examiner action
113 1,840*	113 1,840*	Requesting publication of SIR
		after to Examiner action
115 110	215 55	Extension for reply within first month
116 380	216 195	Extension for reply within second month
117 890	217 445	Extension for reply within third month
118 1,390	218 695	Extension for reply within fourth month
128 1,850	228 945	Extension for reply within fifth month
119 310	219 155	Notice of Appeal
120 300	220 155	Filing a brief in support of an appeal
121 260	221 135	Request for oral hearing
138 1,510	138 1,510	Petition to institute a public use proceedings
140 110	240 55	Petition to revive-unavoidable
141 1,210	241 620	Petition to revive- unintentional
142 1,210	242 620	Utility issue fee (or reissue)
143 430	243 220	Design issue fee
144 580	244 300	Plant issue fee
122 130	122 130	Petition to the Commissioner
123 50	123 50	Petitions related to provisional applications
126 240	126 240	Submission of Information Disclosure Stmt
581 40	581 50	Recording each patent assignment per
		Property (times number of properties)
146 760	246 380	Filing a submission after final rejection
		(37 CFR 1.129(a))
149 760	249 380	For each additional invention to be
		examined (37 CFR 1.129(a))
179 710	279 355	Request for Continued Examination (RCE)

Other fee (specify) \_\_\_\_\_  
Other fee (specify) \_\_\_\_\_

\* Reduced by Basic Filing Fee Paid

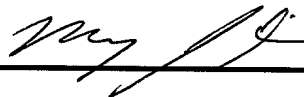
**TOTAL: \$3040.00**

**SUBMITTED BY**

Typed or  
Printed Name

**Barry J. Schindler**

Signature



Date

**March 30, 2001**

Complete (if applicable)

Reg. Number

**32,938**

Deposit Account  
User ID

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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**APPLICANT(S):** Zachariah Cobrinik, Theodore Logan and Andrew Walter  
**SERIAL NO.:** To Be Assigned  
**FILED:** March 30, 2001  
**ATTY. DOCKET:** 7056.026  
**TITLE:** **SYSTEM AND METHOD FOR PROVIDING AN IMPROVED  
FINANCIAL DERIVATIVE PRODUCT**

**EXPRESS MAIL CERTIFICATE**

Express Mail Label No. EE413582671-US

Date of Deposit: March 30, 2001

I hereby certify that the following attached paper(s) and/or fee

- (1) Utility Patent Application Transmittal;
- (2) Fee Calculation Sheet;
- (3) Request and Certification Under 35 U.S.C. 122(b)(2)(B)(i);
- (4) Patent Application (comprised of 30 pages, 10 pages of specification, 13 pages of claims, and 1 abstract and 6 pages of figures);
- (5) Credit Card Payment Form in the Amount \$3,040.00 to cover the filing fee;
- (6) A self-addressed stamped postcard, return of which is requested to acknowledge receipt of the enclosed documents.

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. Section 1.10 on the date indicated above and is addressed to the "Assistant Commissioner for Patents, Box New Patent Application, Washington, D.C. 20231"

Respectfully submitted,  
**DREIER & BARITZ LLP**

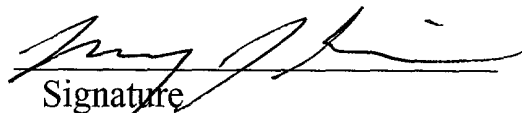
  
Paula M. Maleh

Dated: March 30, 2001

**CORRESPONDENCE:**  
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499 Park Avenue, 20<sup>th</sup> Floor  
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Tele: (212) 328-6100  
Fax: (212) 328-6101

**Request and Certification****Under****35 U.S.C. 122(b)(2)(B)(i)**First Named Inventor: Zachariah  
ZobrinikTitle: **System And Method For Providing an  
Improved Financial Derivative Product**Docket No. : **7056.026**

I hereby certify that the invention disclosed in the attached application **has not and will not** be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

Date: March 30, 2001  
SignatureBarry J. Schindler  
Typed or printed name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(i)).**

Burden Hour Statement: This collection of information is required by 37 CFR 1.213(a). The Information is used by the public to request that an application not be published under 35 U.S.C 122(b) (and the PTO to process that request). Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This form is estimated to take 6 minutes to complete. This time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.**